



**Support Statement To the House Insurance Committee
From The Coalition Protecting Auto No-Fault**

December 6, 2007

To have productive discussion on reforms to our auto no-fault system, we need legislation that provides accountability, transparency and public participation in the MCCA. Proposals similar to those before you today have languished in the past. If we are to seriously address the issues of unfair premiums, rate reform and fraud, as well as improve the administration and delivery of medical and rehabilitative care under Michigan's no-fault system, then the policy makers and general public should have greater access to the MCCA and its data.

These bills would in no way hamper the MCCA in performing its statutory duties. To the contrary, by including a medical provider or health care economist or other qualified member of the general public on the board it can help dispel rumors about how the MCCA functions and ensure that it functions well.

As a body created by the legislature, it can certainly be changed by the legislature. By lifting the veil of secrecy and making MCCA deliberations and records open and available to the public, we advance the overall discussion on how to reform and preserve Michigan's auto no-fault system. If the bills are not enacted, we risk repeating past mistakes by relying solely on reports and data from the insurance industry. For many, such data is viewed with a certain amount of skepticism and is too often dismissed, doing nothing to advance discussion or reforms.

CPAN supports these bills as part of the overall effort to improve and preserve Michigan's Auto No-Fault System and we encourage the House Insurance Committee to adopt them.